

**MARYLAND MORTGAGE PROGRAM (MMP)  
MARYLAND HOMECREDIT PROGRAM (MHCP)**

**POST-CLOSING COMPLIANCE CHECKLIST**

**Submit 1st Post-Closing Compliance Documents to Lender-OnLine via EDOCS**

**1. PLEASE PRINT LEGIBLY OR TYPE**

**2. ALL APPLICABLE BLANKS MUST BE COMPLETED**

**3. FILES ARE REQUIRED TO BE SUBMITTED IN THE CHECKLIST ORDER**

**4. UPLOAD FILES TO LENDER ONLINE VIA EDOCS: <https://lol.dhcd.state.md.us>**

**EDOCS Training Instructions:**

**<http://mmp.maryland.gov/Lenders/Webinar%20Presentations/EDOCS.pdf>**

**MMP/MHCP** Reservation No.: **9** - - - - - Lender No: - - - - -  
(Lender no.) (Sequential loan #)

Borrower: \_\_\_\_\_  
Last Name First Name Credit Score

Co-Borrower: \_\_\_\_\_  
Last Name First Name Credit Score

Property Address: \_\_\_\_\_ City: \_\_\_\_\_, MD Zipcode: \_\_\_\_\_

County: \_\_\_\_\_ Census Tract No.: \_\_\_\_\_ Targeted Area: Yes\_\_\_ No\_\_\_

Manner in which title will be held: ☐ Sole Owner ☐ Joint Tenancy ☐ Tenants by the Entirety

Housing Type: ☐ Detached ☐ Duplex (1/2) ☐ Townhouse ☐ Condo-Garden ☐ Condo-High Rise  
☐ PUD ☐ Modular

Property: ☐ Existing ☐ New Construction Year Built \_\_\_\_\_

Loan Type: ☐ FHA ☐ VA ☐ RHS ☐ Conventional UNINSURED ☐ Conventional **INSURED**

PMI Company: ☐ Essent Guaranty ☐ Genworth ☐ MGIC ☐ Radian Guaranty ☐ UGRIC  
☐ Arch ☐ National Mortgage Insurance Company

Program Code#:

Loan Amt: \$ \_\_\_\_\_ Term: 30 years Points: \_\_\_\_\_ Interest Rate: \_\_\_\_ . \_\_\_\_ %

\*Purchase Price: \$ \_\_\_\_\_ \*Acquisition Cost: \$ \_\_\_\_\_ \*\*Appraised Value: \$ \_\_\_\_\_

Estate will be held in: ☐ Fee Simple ☐ Leasehold/Annual Ground Rent: \$ \_\_\_\_\_

**Reservation Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_ **Closing Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_

Lender Name: \_\_\_\_\_ Person Submitting: \_\_\_\_\_

**Direct** Phone #: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_, Ext.: \_\_\_\_\_

Fax: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

E-mail address: \_\_\_\_\_

\*original values for these fields to be completed on Lender Online Reservation screen and this checklist for all Refinance Programs

\*\*original appraised value for FHA Streamline Refinance Program and current appraised value for 97% Conventional Refinance Program

		LENDER √ and include or "N/A", if not applicable
1.	MMP/MHCP Post-Closing Compliance Checklist	
2.	<b>Primary Mortgage Insurance-Guarantee/Commitment Certificate</b> (Conditional Commitments are not acceptable) NOT REQUIRED ON MHCP ONLY RESERVATIONS	
3.	PROOF OF SALE OF REAL PROPERTY OR PREVIOUS RESIDENCE	
	<ul style="list-style-type: none"> <li>Settlement sheet or Deed showing transfer</li> </ul>	
	<ul style="list-style-type: none"> <li>Proceeds from sale accounted for in liquid assets</li> </ul>	
4.	Final 1003 Loan Application - signed	
5.	Buyer's Confirming Affidavit (to be signed by all parties taking title to the property)	
6.	Seller's Confirming Affidavit (Fannie Mae, Freddie Mac, HUD & VA exempt from completing)	
7.	Notice to Borrower for Calculation of Potential Recapture Tax	
8.	HUD-1 settlement sheet <u>for first mortgage loan</u>	
9.	<b>MARYLAND HOMECREDIT PROGRAM (MHCP): PURCHASE LOANS OR RE-ISSUED DUE TO REFINANCE</b>	
	<ul style="list-style-type: none"> <li>Mortgage Credit Certificate OR Re-issued Certificate for Refinances –signed <b>REQUIRED ON ALL MHCP RESERVATIONS</b></li> </ul>	
	<ul style="list-style-type: none"> <li>Copy of MHCP Fee check (include MCC certificate# &amp; borrower's name on the memo line on the check) <b>Not required on refinance loans or programs where CDA fee is waived--see closing instructions and program fact sheet</b></li> </ul>	
	<ul style="list-style-type: none"> <li>Copy of the 1<sup>st</sup> Mortgage Note <b>REQUIRED ON ALL MHCP RESERVATIONS</b></li> </ul>	
10.	<b>MARYLAND GRAND SLAM</b>	
	<ul style="list-style-type: none"> <li>Applicable Grant Agreement (<b>the Downpayment and Closing Assistance Grant Agreement for the Maryland Grand Slam</b>)</li> </ul>	
	<ul style="list-style-type: none"> <li>Home Buyer Education (<b>GRAND SLAM LOANS ONLY- REQUIRED IN THE POST CLOSING PACKAGE ATTCH EE, DATED PRIOR TO LOAN CLOSING</b>)</li> </ul>	
	<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Counseling Certificate (<b>GRAND SLAM LOANS ONLY- REQUIRED IN THE POST CLOSING PACKAGE ATTCH EE, DATED PRIOR TO LOAN CLOSING</b>)</li> </ul> </li> </ul>	
	<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Lender Certificate of Completion - Attach C (<b>GRAND SLAM LOANS ONLY- REQUIRED IN THE POST CLOSING PACKAGE ATTCH EE, DATED PRIOR TO LOAN CLOSING</b>)</li> </ul> </li> </ul>	
11.	<b>REFINANCE PROGRAMS ONLY</b>	
	<ul style="list-style-type: none"> <li>Alonge/Loan Modification – copy of signed document; copy of signed document also to be included in US Bank's purchase submission [ORIGINAL signed document to be mailed to CDA to the attention of Marque Gibson <b>FOR FHA STREAMLINE PROGRAMS ONLY</b></li> </ul>	
	<ul style="list-style-type: none"> <li>Copy- Subordination Agreement executed at closing [ORIGINAL signed document to be mailed to CDA to the attention of Marque Gibson <b>FOR FHA STREAMLINE PROGRAMS ONLY</b></li> </ul>	
	<ul style="list-style-type: none"> <li>Copy- payoff statement</li> </ul>	
12.	Attachment R (include all supporting documentation) and the Email Approval from CDA	